

# WELCOME TO THE STATE OF SOUTH DAKOTA!

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*South Dakota*  
BUREAU OF HUMAN RESOURCES

# QUESTIONS?

On the bottom of your screen, you will see an icon:



Q & A

# LET'S TALK ABOUT YOUR BENEFITS!

## Frequently Used Terms

### Account Based Plans

- ▶ Health Savings Accounts
- ▶ Flexible Spending Accounts
- ▶ Health Reimbursement Accounts

## Health and Prescription Coverage

### Flexible Benefits

- ▶ Dental, Vision, Accident Insurance, Hospital Indemnity Insurance, and Short-Term Disability

## Life Insurance

## benefIT Wellbeing Program

## Employee Assistance Program



# PLAN YEAR INFORMATION

- ▶ The State of South Dakota's fiscal year is from July 1<sup>st</sup> – June 30<sup>th</sup>
- ▶ This means benefits reset on July 1<sup>st</sup> of each year for the purposes of deductibles, out-of-pocket maximums, and eligible services.

# COVERAGE EFFECTIVE DATES

- ▶ Coverage begins on the 1<sup>st</sup> of the month following your date of hire.
  - For example, if you were hired on July 15<sup>th</sup>, your coverage becomes effective on August 1<sup>st</sup>.
- ▶ The exception to this is Short-Term Disability, which becomes effective six months after your hire date.
- ▶ If you terminate employment, your benefits terminate the last day of the month.
- ▶ Again, there's an exception to this – if you participate in a Flexible Spending Account, your coverage ends on your termination date per IRS guidelines and regulations.

# NEW HIRE ENROLLMENT PERIOD

- ▶ You will receive a system-generated email from [noreply-cloudnotification@infor.com](mailto:noreply-cloudnotification@infor.com) when your enrollment period begins.
- ▶ Once you receive this notification, you have 30 days to enroll for benefits. You will also receive a daily reminder until your elections have been completed and **submitted**.
- ▶ If you miss the deadline, you will be default enrolled into the Washington High Deductible Health Plan, with employee coverage only.
- ▶ You will not be able to elect any flexible benefits.
- ▶ You will not be able to add any family members to the health plan or flexible benefits.



# NEW HIRE ENROLLMENT PERIOD

- ▶ The only other time you will be able to make benefit changes after your new hire enrollment period would be if you experience a qualified life event, or during our next Open Enrollment period in May of 2022.
  - Examples of qualified life events include marriage, birth of a child, loss of other coverage, etc.
  - If you experience a qualified life event, you must submit the request to change your benefits within 30 days of event, and include supporting documentation at the time of the request.
    - If you get married August 15<sup>th</sup>, you must submit your request by September 13<sup>th</sup>.
  - Changes to benefits due to a qualified life event become effective on the 1<sup>st</sup> day of the month following the event.
    - If you get married August 15<sup>th</sup>, your new benefit elections will become effective September 1<sup>st</sup>.

# OPTING OUT OF COVERAGE

- ▶ If you do not plan on enrolling for health coverage for yourself with the State of South Dakota, you must provide proof of other creditable group coverage per state statute.
- ▶ This only applies to you as the employee; you do not have to cover your spouse and/or eligible dependents.
  - Examples of other group health coverage include coverage you have under a spouse's employer's plan, TriCare, or Medicare coverage.
  - Acceptable proof of coverage includes a Certificate of Creditable Coverage from your other insurance carrier, a TriCare identification card showing continued coverage, or a Medicare identification card showing continued coverage.
  - It's important to note that Medicaid, Indian Health Coverage, VA coverage, or insurance purchased through the Marketplace are not considered creditable group coverage.



# OPTING OUT OF COVERAGE

- ▶ If you fail to opt-out of coverage during your new hire enrollment period or fail to provide proof of other group coverage within your new hire period, you will be default enrolled into the Washington High Deductible Health Plan, with employee-only coverage.
- ▶ If you do choose to opt-out of the health coverage, you can still enroll in other flexible benefits, such as dental, vision, etc.

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# FREQUENTLY USED TERMS

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## Co-Insurance

- ▶ Your share of the costs of covered health care or prescription, calculated as a percentage.

## Co-Payment

- ▶ A fixed amount you pay for covered health care services or prescription benefit.

## Deductible

- ▶ The amount you pay for most covered services before your health plan starts to pay.

## Out-of-Pocket Maximum

- ▶ The most you must pay for covered services in a plan year.

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# FREQUENTLY USED TERMS

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## In-Network Provider

- ▶ A provider who has a contract with your health plan and/or flexible benefit administrators to provide services to you at a discounted rate.

## Out-Of-Network Provider

- ▶ A provider who doesn't have a contract with your health plan and/or flexible benefit administrators to provide services to you. Services may be covered at a lesser amount, or not at all, depending on the service.

# WHAT IS AN HSA?

- ▶ A Health Savings Account (HSA) is a type of savings account that enables eligible members enrolled in a High Deductible Health Plan to contribute pre-tax dollars to a savings account to help pay for eligible medical, prescription, dental, and vision expenses.
- ▶ You can only contribute if you are enrolled in a High Deductible Health Plan.
- ▶ Contributions can be made to this account from you and your employer.
- ▶ The money is always yours, and it rolls over from year to year.
- ▶ If you leave employment, any dollars contributed, including employer contributions, also still belong to you.

# HOW DO I RECEIVE THE EMPLOYER CONTRIBUTION TO AN HSA?

- ▶ If you are hired between July 1, 2021 and April 1, 2022, the State of South Dakota contributes \$500 to your health savings account to help offset your expenses for the current Fiscal Year.
- ▶ Therefore, if you enroll in either the Washington or Lincoln Health plans, you will receive \$500 in your HSA.
- ▶ To earn the \$500 for FY23 (July 1, 2022) you will be required to complete Wellness Qualifications, which will be discussed later in the presentation.

# WHAT IS A MEDICAL FSA?

- ▶ A Medical Flexible Spending Account (FSA) is an employee-only contribution savings account.
- ▶ Allows you to contribute pre-tax dollars to a savings account to pay for eligible medical, prescription, dental, and vision expenses.
- ▶ It's a use it or lose it account; you have until Sep 14th of the current plan year to incur claims, or, if you leave employment, claims incurred while you were actively employed.
- ▶ Can be used in coordination with the Low Deductible Health Plan. If you are enrolled in an HDHP with an HSA, the account will function as a combo FSA until you meet the statutory IRS-mandated deductible.

# WHAT IS A DEPENDENT CARE FSA?

- ▶ A Dependent Care Flexible Spending Account (FSA) is an employee-only contribution savings account.
- ▶ Allows you contribute pre-tax dollars to a savings account to pay for eligible dependent daycare costs.
- ▶ It's a use it or lose it account; you have until Sep 14th of the current plan year to incur claims, or, if you leave employment, claims incurred while you were actively employed.
- ▶ The IRS maximum contribution is \$5,000 per household.



# WHAT IS AN HRA?

- ▶ A Health Reimbursement Account (HRA) is an employer contribution only account.
- ▶ You can be reimbursed for eligible medical, prescription, dental, and vision expenses.
- ▶ It's a use it or lose it account; you have until June 30, 2022 to incur claims, or, if you leave employment, claims incurred while you were actively employed.

# HOW DO I RECEIVE THE EMPLOYER CONTRIBUTION TO AN HRA?

- ▶ If you are hired between July 1, 2021 and April 1, 2022, the State of South Dakota contributes \$500 to your health reimbursement account to help offset your expenses for the current Fiscal Year.
- ▶ Therefore, if you enroll in either the Jefferson or Roosevelt Health plans, you will receive \$500 in your HRA.
- ▶ To earn the \$500 for FY23 (July 1, 2022) you will be required to complete Wellness Qualifications, which will be discussed later in the presentation.

# WELLMARK BLUE CROSS BLUE SHIELD OF SOUTH DAKOTA

## HEALTH AND PRESCRIPTION COVERAGE

- ▶ Four plan options offered – two high deductible health plans, one low deductible health plan, and a no-deductible plan
- ▶ In addition to a comprehensive network of providers, Wellmark administers the prescription benefit through CVS/Caremark, offers a broad array of services and tools to help you navigate your health care, and provides Care Management and Pregnancy Support Services

# MAKING HEALTH CARE BETTER

**We're working to create smarter, better health care for South Dakotans. This is how.**

At Wellmark Blue Cross and Blue Shield, we're committed to improving the health of the communities we serve. Our deep local roots in South Dakota give us a unique understanding of the health care needs where your employees live and work.

**120**  
**EMPLOYEES**  
**LOCATED IN**  
**SIOUX FALLS**



**386,000+**  
**SOUTH**   
**DAKOTANS**  
carry a Blue Cross Blue  
Shield Card



**64 YEARS**  
**OF SERVING**  
**SOUTH DAKOTANS**

THE LARGEST PROVIDER NETWORK IN SOUTH DAKOTA

**100%** of hospitals



**95%** of doctors



**5** **HOSPITALS**  
**with 20**  
**BLUE DISTINCTION**  
**CENTER**  
**designations in**  
**South Dakota**

# ENHANCED BENEFITS

## WELLMARK MEMBERS GET MORE

As a Wellmark member, you get more from your health care benefits.



### **BeWell 24/7<sup>SM</sup>**

**Have a health-related question?**  
Get answers from real people — day or night. All you have to do is call **844-84-BEWELL**.



### **Blue365<sup>®</sup>**

**Who doesn't love a good deal?**  
Get exclusive access to discounts and resources to help you live a healthier lifestyle at **Wellmark.com/Blue365**.



### **myWellmark<sup>®</sup>**

**Want your personal health care information at your fingertips?**  
Visit **myWellmark.com** for tools, resources and insights to help you manage health care spending and live a healthier life.

# WASHINGTON PLAN BENEFITS

| Washington Plan premiums |                             | 24 PAY PERIODS                                   | 12 PAY PERIODS |
|--------------------------|-----------------------------|--|----------------|
| Employee                 |                             | \$0  | \$0            |
| Employee + spouse        |                             | \$48.02  | \$96.04        |
| Employee + child(ren)    |                             | \$21.32  | \$42.63        |
| Family                   |                             | \$59.84  | \$119.67       |
| Your cost share          |                             |  |                |
| Deductible               | Medical                     | \$5,500 single/\$11,000 family                   |                |
|                          | Pharmacy                    | Combined with medical deductible                 |                |
| Coinsurance              | 0%                          |  |                |
| Out-of-pocket max (OPM)  | Medical & pharmacy combined | \$5,500 single/\$11,000 family                   |                |
| Medical care             | Office visits               | Deductible                                       |                |
|                          | Urgent care                 |  |                |
|                          | Emergency room              |  |                |
|                          | Pathology/radiology         |  |                |
|                          | Outpatient                  |  |                |
|                          | Inpatient                   |  |                |
| Prescription drugs       | Tier 1                      | Deductible                                       |                |
|                          | Tier 1 Preventive RX        | \$0  |                |
|                          | Tier 2                      | Deductible                                       |                |
|                          | Tier 2 Preventive RX        | \$55 (30-day supply)<br>\$137.50 (90-day supply) |                |
|                          | Tier 3                      | Deductible                                       |                |
|                          | Tier 3 Preventive RX        | \$75 (30-day supply)<br>\$187.50 (90-day supply) |                |
|                          | Preferred specialty         | \$85   |                |
|                          | Non-preferred specialty     | \$110  |                |

# LINCOLN PLAN BENEFITS

| Lincoln Plan premiums   |                             | 24 PAY PERIODS                                   | 12 PAY PERIODS |
|-------------------------|-----------------------------|--|----------------|
| Employee                |                             | \$12.25  | \$24.49        |
| Employee + spouse       |                             | \$74.50  | \$149.00       |
| Employee + child(ren)   |                             | \$40.13  | \$80.25        |
| Family                  |                             | \$92.83  | \$185.66       |
| Your cost share         |                             |  |                |
| Deductible              | Medical                     | \$3,000 single/\$6,000 family                    |                |
|                         | Pharmacy                    | Applies to medical deductible                    |                |
| Coinsurance             | 25%                         |  |                |
| Out-of-pocket max (OPM) | Medical & pharmacy combined | \$6,000 single/\$12,000 family                   |                |
| Medical care            | Office visits               | Deductible then coinsurance                      |                |
|                         | Urgent care                 |  |                |
|                         | Emergency room              |  |                |
|                         | Pathology/radiology         |  |                |
|                         | Outpatient                  |  |                |
|                         | Inpatient                   |  |                |
| Prescription drugs      | Tier 1                      | Deductible then 25% coinsurance                  |                |
|                         | Tier 1 Preventive RX        | \$0  |                |
|                         | Tier 2                      | Deductible then 25% coinsurance                  |                |
|                         | Tier 2 Preventive RX        | \$55 (30-day supply)<br>\$137.50 (90-day Supply) |                |
|                         | Tier 3                      | Deductible then 37.5% coinsurance                |                |
|                         | Tier 3 Preventive RX        | \$75 (30-day supply)<br>\$187.50 (90-day supply) |                |
|                         | Preferred specialty         | \$85   |                |
|                         | Non-preferred specialty     | \$110  |                |



# JEFFERSON PLAN BENEFITS

| Jefferson Plan premiums |                             | 24 PAY PERIODS                                   | 12 PAY PERIODS |
|-------------------------|-----------------------------|--|----------------|
| Employee                |                             | \$44.89  | \$89.79        |
| Employee + spouse       |                             | \$145.12   | \$290.24       |
| Employee + child(ren)   |                             | \$90.29  | \$180.57       |
| Family                  |                             | \$180.82   | \$361.64       |
| Your cost share         |                             |  |                |
| Deductible              | Medical                     | \$1,750 single/\$3,500 family                    |                |
|                         | Pharmacy                    | No deductible                                    |                |
| Coinsurance             | 30%                         |  |                |
| Out-of-pocket max (OPM) | Medical & pharmacy combined | \$4,000 single/\$8,000 family                    |                |
| Medical care            | Office visits               | \$50 primary care<br>\$100 non-primary care      |                |
|                         | Urgent care                 | \$50   |                |
|                         | Emergency room              | \$250 + 30% coinsurance                          |                |
|                         | Pathology/radiology         | Deductible then coinsurance                      |                |
|                         | Outpatient                  | Deductible then coinsurance                      |                |
|                         | Inpatient                   | Deductible then coinsurance                      |                |
| Prescription drugs      | Tier 1                      | \$15 (30-day supply)<br>\$37.50 (90-day supply)  |                |
|                         | Tier 2                      | \$55 (30-day supply)<br>\$137.50 (90-day supply) |                |
|                         | Tier 3                      | \$75 (30-day supply)<br>\$187.50 (90-day supply) |                |
|                         | Preferred specialty         | \$85   |                |
|                         | Non-preferred specialty     | \$110  |                |

# ROOSEVELT PLAN BENEFITS

| Roosevelt Plan premiums |                                     | 24 PAY PERIODS                                   | 12 PAY PERIODS |
|-------------------------|-------------------------------------|--|----------------|
| Employee                |                                     | \$57.14  | \$114.28       |
| Employee + spouse       |                                     | \$171.60   | \$343.20       |
| Employee + child(ren)   |                                     | \$109.10   | \$218.19       |
| Family                  |                                     | \$213.82   | \$427.64       |
| Your cost share         |                                     |  |                |
| Deductible              | Medical*                            | \$0  |                |
|                         | Pharmacy                            | No deductible                                    |                |
| Coinsurance             | N/A                                 |  |                |
| Out-of-pocket max (OPM) | Medical & pharmacy combined         | \$4,500 single/\$9,000 family                    |                |
| Medical care            | Office visits                       | \$30 primary care<br>\$60 non-primary care       |                |
|                         | Urgent care                         | \$30   |                |
|                         | Emergency room                      | \$500  |                |
|                         | Diagnostic Test (X-Ray, Blood work) | \$30 in an office setting                        |                |
|                         | Imaging (CT/PET Scans, MRI's)       | \$500  |                |
|                         | Outpatient                          | \$2,500  |                |
|                         | Inpatient                           | \$3,500  |                |
| Prescription drugs      | Tier 1                              | \$25 (30-day supply)<br>\$62.50 (90-day supply)  |                |
|                         | Tier 2                              | \$65 (30-day supply)<br>\$162.50 (90-day supply) |                |
|                         | Tier 3                              | \$150 (30-day supply)<br>\$375 (90-day supply)   |                |
|                         | Preferred specialty                 | \$300  |                |
|                         | Non-preferred specialty             | \$450  |                |

# ELIGIBLE PREVENTIVE CARE

- ▶ Scheduled Immunizations and Vaccinations
- ▶ Pregnancy Care Preventive Screenings
- ▶ Annual Wellness Preventive Exam
- ▶ Cancer Screening Procedures
- ▶ Well Child Care

# DO I NEED TO CHOOSE A PRIMARY CARE PROVIDER FOR THE LOW DEDUCTIBLE HEALTH PLANS?

No, you do not have to designate a Primary Care Practitioner (PCP).

For purposes of the Co-pays, PCP refers to General and family practice, Internal Medicine, OB/GYN, Pediatricians, Nurse Practitioners and PAs.

Non-Primary Care Practitioners are Specialists such as dermatology, oncology, cardiology, etc. that are not defined as a Primary Care Practitioner.

# FLEXIBLE BENEFITS



# DELTA DENTAL OF SOUTH DAKOTA

- ▶ Two plans offered – Base and Enhanced
- ▶ Both cover the same services at different levels
- ▶ Routine Exams
  - Base Plan covered at 75%
  - Enhanced Plan covered at 100%
- ▶ The State subsidizes your premium – regardless of coverage level or plan level – at an amount of \$16.20 per month
  - It's important to note that the premiums published in the Benefits Guide do include the employer cost share, so there is still a premium for dental if you choose the base, employee-only dental plan when electing your benefits.

## DENTAL INSURANCE

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## VISION INSURANCE

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# EYEMED VISION CARE

- ▶ Covered services include exams, frames, lenses, and contact lenses
- ▶ Eligibility for services will reset July 1 of each plan year



# METLIFE

- ▶ If you're benefit eligible, the State provides a \$25,000 life and accidental death and dismemberment (AD&D) benefit to you
- ▶ You have the option to purchase Supplemental Life at 1-7 x your annual salary, up to a maximum of \$1,000,000
- ▶ Guaranteed issue during your initial enrollment period for amounts up to 5x your salary, not to exceed \$400,000
- ▶ For amounts at 6x or 7x your salary, or in excess of \$400,000, you will need to complete Evidence of Insurability
- ▶ If you increase your Supplemental Life in any amount after your initial hire period, you will also need to complete an Evidence of Insurability Form
- ▶ Finally, if you purchase Supplemental Life, you may also select to purchase Dependent Life

## LIFE INSURANCE

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## SHORT TERM DISABILITY

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# METLIFE

- ▶ Pays you 70% of your weekly salary, not to exceed \$1200 per week, if you're ill or injured on or off the job and are unable to work for more than seven days
- ▶ Six month waiting period after you enroll
- ▶ Coordinates with other payments you may be receiving from the State, such as Paid Family Leave or Workers' Compensation

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## ACCIDENT AND HOSPITAL INDEMNITY

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# METLIFE

- ▶ Accident Insurance provides you with lump-sum payments to help with costs related to a covered injury
- ▶ Does not coordinate with other benefits; the payments are made directly to you
- ▶ Hospital Indemnity provides a lump sum benefit for hospitalization and associated treatment
- ▶ Does not coordinate with other benefits; the payments are made directly to you



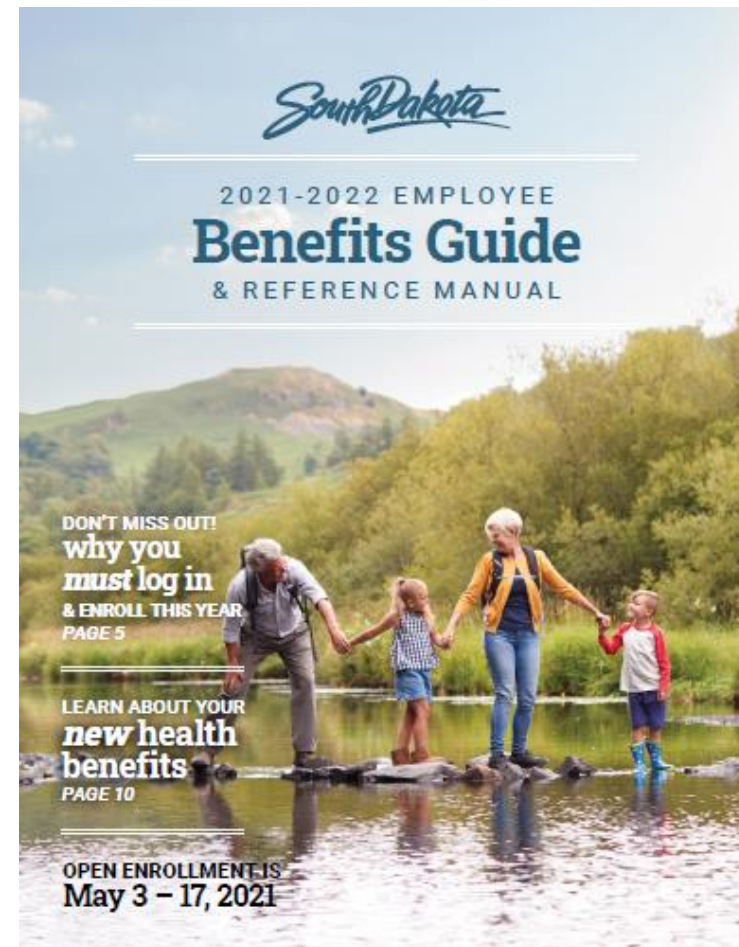
## QUESTIONS ABOUT WHICH PLAN IS BEST FOR YOU?

ALEX is a fun, easy-easy to use interactive online tool which asks questions (confidentially, of course!) to help you decide which benefits may be best for you and your family

SOUTH DAKOTA  
**state employee**  
**benefits program**  
learn. act. thrive.

# ADDITIONAL RESOURCES

- Benefits Guide
- Find a Doctor
- Doctor on Demand
- Check Your Prescription
- Plan Design Matrix
- And much more



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## — Building, Developing, and Supporting a High-Performing and Healthy Workforce —

### Life Events and Family Status Changes

Please be advised that qualifying life events, which allow state employees to make changes to their health plan and/or flexible benefits based on a life change (marriage, birth, etc) will be done through the new Employee Self-Service portal. The Family Status Change Form previously used to complete this process has been removed from the BHR website.

With all Life Events going forward, employees will be required to submit documentation along with their requests. This would include items such as a birth certificate for newly added dependents, a marriage certificate for newly added spouses, etc. This documentation was previously sent to Dialog Direct for dependent verification. Going forward, this will be submitted through the Employee Self-Service portal. Once the portal is updated with the Life Event module, we will provide instructions for completing and submitting life event changes.

### Welcome to Wellmark

The South Dakota State Employee Benefits Program has partnered with Wellmark Blue Cross Blue Shield of South Dakota as the state's new third-party administrator. [Click here to learn more](#).

### News

The **Lunch and Learn series** continues Wednesday, July 14 with a presentation on the new EAP Program with Guidance Resources. To learn more or register for this presentation, [please click here](#).

The **New Employee Orientation Series** continues on Thursday, July 15, and Wednesday, July 21 with individual sessions on Human Resources, the Health Plan, and the South Dakota Retirement System. To learn more, [please click here](#).

**Training Tuesdays** continues July 20 with *Bouncing Back from Burnout*, an exciting new session from author and stress management expert Dr. Jo Lichten. To register, [please click here](#).



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## Benefits

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## Benefits

+ [Click to Read the Announcement to Life Events and Family Status Changes](#)

+ [Click to Read an Urgent Announcement Regarding your New Health Plan ID Cards](#)

### [Welcome to Wellmark](#)



The goal of the South Dakota State Employee Benefits Program is to offer quality, affordable health care and [flexible benefits options](#). When combined with the [beneFIT Well-Being Program](#), State employees have all of the resources and options necessary to make informed health care decisions and healthier life choices.



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**THANK YOU!**

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Please contact your  
Human Resources Specialist  
or the Benefits Department  
at 605-773-6027 or  
via email at  
**[benefitswebsite@state.sd.us](mailto:benefitswebsite@state.sd.us)**

*South Dakota*

# BENEFITS THAT SUPPORT YOUR WELL-BEING

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*South Dakota*  
BUREAU OF HUMAN RESOURCES

# BENEFIT WELL-BEING PROGRAM



be well. work well. live well.

# SUPPORTING YOUR WELL-BEING

## Empowering employees to live healthier, happier lives

- Physical Health
- Mental Well-being
- Sense of Purpose
- Financial Management
- Social Connectedness

# RESOURCES FOR YOUR WELL-BEING

- **WebMD**
  - Well-being portal
- **ComPsych® and GuidanceResources®**
  - Employee Assistance Program (EAP) Provider
- **Wellmark Care Team**
  - Health Conditions & Pregnancy Support

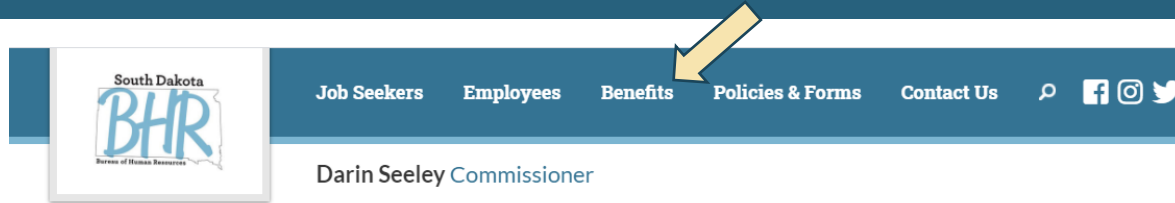
Working together to provide the best well-being resources for you and your family!

# WELL-BEING OPPORTUNITIES

- Customized Portal Experience
- Health Assessment
- Biometric Screening
- Lifestyle Health Coaching
- Learning Opportunities and Challenges
- Emotional Support and Counseling
- Legal and Financial Guidance & Resources
- Reward for Participating

# BUREAU OF HUMAN RESOURCES

## BHR.SD.GOV



— Building, Developing, and Supporting a High-Performing and Healthy Workforce —

### Sick and Vacation Leave Updates and \*new\* Paid Family Leave

New leave policies go into effect on July 1, 2020. [Click here to read a complete FAQ.](#)

### COVID-19 Resources

Read the [COVID-19 FAQ](#) for all current information and links pertaining to this evolving situation.

[Telehealth services](#) will be covered 100% through December 31, 2020. [Click to read more.](#)

The Families First Coronavirus Response Act (the Act) requires employers to provide certain emergency leave and increases employee access to Family and Medical Leave Act (FMLA) to cover leave needs related to the COVID-19 pandemic.

### News

#### Your Law Enforcement Career Matters.

Click to view new Highway Patrol State Trooper, Correctional Officer, and Park Ranger and Conservation Officer positions with the State of South Dakota.

#### The FY21 On-Site Health Screening schedule [📅](#) and 2020-2021 Flu Shot Clinic Schedule

are now available. For more information about the on-site health screenings or to view the Health Care Provider form, [please click here](#) [🔗](#).

The November 12 Lunch and Learn presentation will provide an overview on Financial Wellness from Kepro. This event will be presented through Zoom. To learn more about

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## Benefits

### + Active Employees

[+ beneFIT Well-Being](#)[+ Flexible Benefits](#)[+ Health Plan](#)[+ Forms / Documents](#)[Contacts](#)

### + HSA FSA HRA Benefits

[Employee Assistance Program](#)[New Employee Enrollment](#)[Resources](#)

### + Retiree / COBRA

[SD State Employee Benefits Plan](#)  
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## The New beneFIT Well-Being Program

**We are pleased to announce an improved well-being experience**

**A new well-being portal powered by WebMD®**

Now you can experience a well-being portal that matches your unique needs and interests with tools and resources that are right for you. Just complete your online health assessment to receive personalized recommendations that help you set goals, find your motivation, and track your progress. You'll be able to take charge of your well-being by engaging in ways that are most meaningful to you.

Employees who participate in the well-being program and complete the well-being qualifications will be eligible for two reward opportunities. The deadline for both rewards is April 1, 2022.

+ **Reward 1: \$500 HSA or HRA Contribution**

+ **Reward 2: \$400 additional HSA or HRA Contribution**

+ **Important Rules Regarding Eligibility:**



# BENEFIT WELL-BEING PORTAL

Powered by WebMD

- Customized Portal Experience
- Health Assessment
- Biometric Screening Registration
- Lifestyle Health Coaching
- Learning Opportunities
- Team and Individual Challenges
- Daily Habit Tracker
- Connect your Fitness Device
- Tools and Resources based on Interests
- Reward for Participating

# REWARD FOR COMPLETING WELL-BEING QUALIFICATIONS

There are two reward opportunities for employees:

► Reward #1 - \$500 State Contribution

Qualifications:

- Online Health Assessment
- Biometric Screening
- Employee and covered spouse (if applicable) must complete both qualifications.

► Reward #2 – up to \$400 State Contribution

Qualifications:

- Complete well-being activities to earn reward dollars.
- 100 points will earn you \$100
- Complete up to 4 times to earn a maximum of \$400 (awarded in \$100 increments)

# REWARD PAYOUT

Your reward will be based on the health plan you select during open enrollment in May 2022

**Low Deductible Health Plan** – receive reimbursement of up to \$900 in a Health Reimbursement Account (HRA) to offset costs during the plan year.

**High Deductible Health Plan** – receive the State contribution of up to \$900 into a Health Savings Account (HSA), if eligible based on IRS rules.

Your reward will be available in July 2022.

# REWARD #1: \$500 CONTRIBUTION (HRA OR HSA)

There are two wellness qualifications required to earn Reward #1

- Online Health Assessment
- Biometric Health Screening

The employee and their covered spouse must complete both qualifications for the employee to be eligible for the \$500.

# BIOMETRIC SCREENING



# BIOMETRIC SCREENING

Know your numbers and understand what they mean

- Height, weight, and waist
- Blood pressure
- Cholesterol (including Total, HDL, LDL, triglycerides, and TC/HDL ratio)
- Glucose

By keeping your numbers within a healthy range, you can greatly improve your health and reduce your risk for disease.

# BIOMETRIC SCREENING OPTIONS

Complete one of the following to meet the biometric screening qualification:

- Attend an onsite screening event

No cost at a location near you

Or

- Submit a Completed Physician Form

No cost if part of Annual Wellness Preventive Exam with your Health Care Provider

# REWARD #2: \$400 CONTRIBUTION (HRA OR HSA)

## **Complete Activities and Earn up to \$400**

Motivated Coaching

Individual and Team Challenges

Daily Habits Program

EAP Webinars

BHR Lunch and Learns

SD Retirement System Workshops and Individual Consultations

Better Choices Better Health of SD Programs

Wellmark Care Team - Conditions Support



# IMPORTANT RULES REGARDING ELIGIBILITY

- Reward 1 and Reward 2 can be earned independently from each other.
- Employee must be the primary policyholder of the health plan when earning the reward (2021-22) and enrolled as the primary policyholder when the reward is distributed in July 2022.

# EMPLOYEE STEPS

- Create your account on the beneFIT well-being portal
  - Employee and covered spouse must each create individual accounts on the beneFIT well-being portal
  - Accept the privacy policy and terms and conditions to access the well-being program and be eligible.
- Employee is responsible for checking their reward status prior to the deadline - April 1, 2022.
- Reward status displayed on the beneFIT well-being portal on April 1, is the reward you will receive.

# WELL-BEING QUALIFICATION & REWARDS

- ▶ Deadline to earn rewards: April 1, 2022
- ▶ Watch for an email in September regarding the new portal

# WELLMARK CARE TEAM

## Dedicated Care Manager and Integrated Team of Specialists

- Navigate complex medical systems
- Advocate for the individual
- Assist with assessment, evaluation and coordinating a treatment plan

Accessible any time by calling  
the number on the back of  
your Wellmark ID card

Serious illnesses

Traumatic injuries

Complex chronic conditions (such as  
diabetes, cardiovascular disease,  
asthma and others)

Major surgeries

Pregnancy

Premature babies

Cancer

Transplants

Behavioral health conditions

And more

# SUPPORTING HEALTHY PREGNANCIES

- Pregnancy Assessment
- WebMD® Pregnancy Assistant
- Count the Kicks® App
- Text4baby
- BeWell 24/7

## Incentives for participating:

- ▶ Complete this online assessment to receive your \$250 wellness incentive. After baby arrives, you can qualify for another \$250 incentive by taking a postpartum assessment.
- ▶ Cost share for your first and second trimester ultrasound is waived.



Contact Wellmark at 1.800.846.9183

# YOUR EMPLOYEE ASSISTANCE PROGRAM

**Contact Us... Anytime, Anywhere**  
**No-cost, confidential solutions to life's challenges.**

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- 24/7 Online Support
- Interactive Digital Tools



COMPSTYCH®  
GuidanceResources® Worldwide



## Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



## Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



## Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



## Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



## Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- “Ask the Expert” personal responses to your questions



## Interactive Digital Tools

Our digital self-care platform, myStrength®, offers interactive behavioral health tools and resources. Log on for:

- Guided programs on anxiety, chronic pain and opioids, depression, mindfulness, sleep, stress, substance use and more
- Personalized resources on physical health conditions including smoking, diabetes, coronary disease
- Secure access through GuidanceResources® Online



# Here when you need us.

**Call:** 833-955-3403

**TTY:** 800.697.0353

**Online:** [guidanceresources.com](https://guidanceresources.com)

**App:** GuidanceResources® Now and myStrength®

**Web/AppID:** southdakota

The screenshot displays the GuidanceResources Online website. The header features the 'GuidanceResources Online' logo and the 'COMPSYCH' logo with the tagline 'GuidanceResources Worldwide'. A navigation bar includes links for Wellness, Relationships, Work & Education, Financial, Legal, Lifestyle, Home & Auto, Working Abroad, and More... There is also a search bar with the placeholder text 'Search for a resource, topic, or life event' and a 'Take a Site Tour' link. Below the navigation bar, there are three main service icons: 'Talk with an Expert and Connect to Care' (833-955-3403), 'Find a Therapist with GuidanceConnect', and 'Send a Question'. The 'Featured Resources' section contains three cards: 'BE AWARE' for Minority Mental Health Awareness Month (July), 'BE STRONG' for Digital Self-Care Tools, and 'BE INCLUSIVE' for the Diversity and Inclusion Resource Guide.

**GuidanceResources Online** **COMPSYCH**  
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Wellness Relationships Work & Education Financial Legal Lifestyle Home & Auto Working Abroad More...

Search for a resource, topic, or life event

Not sure? Try our ResourceRecommender™ Take a Site Tour

**Connect to Care**

Talk with an Expert and Connect to Care 833-955-3403

Find a Therapist with GuidanceConnect™

Send a Question

**Featured Resources**

**BE AWARE**

**Minority Mental Health Awareness Month**

Our culture, beliefs, sexual identity, values, race, ethnicity and language can all affect how we perceive mental health conditions and treatment.

**BE STRONG**

**Digital Self-Care Tools**

Included with your program is our digital self-care platform, myStrength®, which offers interactive behavioral health programs, tools and resources 24/7.

**BE INCLUSIVE**

**Diversity and Inclusion Resource Guide**

In today's diverse work environment, it is important to embrace individual differences by recognizing everyone's unique contribution to the organization. To encourage these



be well. work well. live well.

# COMING SOON...

All benefit vendor websites will be  
available in one location

# QUESTIONS?

Call: 605.773.6027

Email: [benefitswebsite@state.sd.us](mailto:benefitswebsite@state.sd.us)